

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Randi Lee Wishard  
Debtor

Case No. 18-01308-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 318

Page 1 of 1  
Total Noticed: 20

Date Rcvd: Jul 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2018.

db +Randi Lee Wishard, 4299 Charlestown Rd, Mercersburg, PA 17236-9461  
5042361 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
5042362 +Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751  
5042365 +Law Ofc of Walker Connor & Spang, 247 Lincoln Way East, Chambersburg, PA 17201-2235  
5042366 +MMPW Volunteer EMS, C/O AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
5042371 +US Dept of Education/GL, 2401 International, P O Box 7859, Madison, WI 53707-7859  
5042372 +Waynesboro Area ALS Unit, C/O Commercial Acceptance Co, 2 W Main St, Camp Hill, PA 17011-6326  
5042374 +West Penn Power Co, C/O Trident Asset Mgmt, 53 Perimeter Cente E Ste 440, Atlanta, GA 30346-2294  
5042375 +Western MD Health System, C/O Collection Svc Ctr, 81 Baltimore St., Ste 209, Cumberland, MD 21502-3050  
5042376 +Wishard Charles, P O Box 21, Mercersburg, PA 17236-0021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WFFC.COM Jul 26 2018 23:03:00 WELLS FARGO DEALER SERVICES, PO BOX 19657, IRVINE, CA 92623-9657  
5042360 EDI: BANKAMER.COM Jul 26 2018 23:03:00 Bank of America, P O Box 982238, El Paso, TX 79998  
5042363 EDI: DISCOVER.COM Jul 26 2018 23:03:00 Discover Fin Svc LLC, P O Box 15316, Wilmington, DE 19850  
5042364 +EDI: CBSKOHLS.COM Jul 26 2018 23:03:00 Kohls/Capital One, P O Box 3115, Milwaukee, WI 53201-3115  
5042367 +E-mail/Text: Bankruptcies@nragroup.com Jul 26 2018 19:00:16 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
5043103 +EDI: PRA.COM Jul 26 2018 23:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5042368 +EDI: RMSC.COM Jul 26 2018 23:03:00 SYNCB/American Eagle, P O Box 965060, Bankruptcy Dept, Orlando, FL 32896-5060  
5042369 +EDI: RMSC.COM Jul 26 2018 23:03:00 SYNCB/Care Credit, P O Box 965060, Bankruptcy Dept, Orlando, FL 32896-5060  
5042370 +EDI: RMSC.COM Jul 26 2018 23:03:00 SYNCB/Walmart, P O Box 965024, Orlando, FL 32896-5024  
5042373 +EDI: WFFC.COM Jul 26 2018 23:03:00 Wells Fargo Dealer Svc, P O Box 1697, Winterville, NC 28590-1697

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
Michael John Csonka on behalf of Debtor 1 Randi Lee Wishard office@csonkalaw.com, kwhitsel@csonkalaw.com;r48114@notify.bestcase.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Randi Lee Wishard**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1761**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:18-bk-01308-HWV**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Randi Lee Wishard

By the  
court:

July 26, 2018



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**